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Quarterly E-News Update

Dear Constituent,

As Congress returns from the 4th of July district work period, I wanted to update you on some of the things that have happened this quarter in Washington and in the 5th Congressional District.

This is the second in a series of Quarterly E-News Updates. To continue to receive these email updates, please reply to this email or [click here](#). Please feel free to share this information with friends you think might be interested.

Please contact me if I can be of assistance to you.

Sincerely,

Congressman John Lewis
Georgia's 5th Congressional District

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All American Families Deserve Health Coverage – Working on Solutions

America has the best health care system in the world – for those who can afford it. But, with 44 million Americans lacking basic health insurance, it is time to take action. Health care is a necessity, not a luxury, for all Americans.

Since 2001, the number of uninsured in Georgia has increased by 243,000 residents, resulting in a total of 1,409,000 people in Georgia who have no health insurance. It is a commonly held misconception that people

without health insurance are people who don't work. However, nationwide in 2003, more than eight out of ten uninsured people lived in families where the head of the household worked.

In Georgia, even though almost all uninsured people live in households with at least one employed worker, they still cannot get health coverage. This is wrong, and we need to do something about it. Add to that the Republican leadership's proposals to deeply cut Medicaid, and the health safety net for the poor will loosen even further so that thousands more become uninsured.

There are grave consequences for families without health insurance. Firstly, people without coverage are less likely to get important preventive care and therefore are more likely to suffer from serious health complications as problems go untreated. All too often, they show up at emergency rooms for very expensive care which could have been provided in the privacy of a doctor's office for far less cost, if they had had coverage.

A new study also shows that people with insurance are paying higher premiums because of the costs of treating the uninsured. Because people without insurance often put off seeing a doctor, they are sicker when they come to emergency rooms and their treatment is more expensive. With the rising costs of health care, these citizens pay as much as they can, but the remainder of the bill is paid by government programs or passed on to those who have insurance in the form of higher premiums.

Families with health insurance pay on average an extra \$922 every year in health insurance premiums due to the cost of care for the uninsured, according to a recent Families USA report called "Paying a Premium: The Added Cost of Care for the Uninsured." Individuals pay \$341 each year in extra premiums due to the cost of care for the uninsured. Helping to cover the uninsured will bring down the cost of health insurance premiums for everyone. [Click here](#) to see a copy of the study.

Moreover, our economy is harmed because so many people don't have health insurance. This is not a problem just facing the poor and unemployed, it is one for millions of working families who just can't afford health insurance. Sick people are not productive people. It makes sense to make sure that we are a nation of healthy people.

Solutions – Helping More Americans Afford Health Insurance

I am working to enact a package of three bills that could cut the number of uninsured Americans in half. These bills are: the Small Business Health Insurance Promotion Act, the FamilyCare Act, and the Medicare Early Access Act. All of these bills build on programs that already work, and they guarantee that three fast-growing segments of the uninsured population would have access to affordable health coverage: small business employees, low-income working parents, and the nearly-elderly.

- The **Small Business Health Insurance Promotion Act** would create a 50% tax credit to help small businesses and the self-employed with the costs of health coverage. This is sorely needed because over half of America's uninsured workers are self-employed or work for a small business with fewer than 50 employees. Those numbers tell us that small businesses and the self-employed are having a hard time meeting the growing cost of health insurance.
- The **FamilyCare Act** would create incentives for states to extend coverage for working parents by making the parents of children already eligible for the State Children's Health Insurance Program (SCHIP) and Medicaid also eligible for coverage. These parents frequently work part-time or for small businesses. Either they cannot afford the coverage offered by their employers or their employers offer no coverage at all.

Moreover, evidence shows that covering more parents will also help further reduce the number of uninsured children. In fact, one of the best ways for Georgia to ensure that its children are covered and use medical services is to enroll the entire family in the same health insurance program. Allowing states to cover families together is good common sense.

- The **Medicare Early Access Act** would allow people between the ages of 55 and 64 to purchase

Medicare coverage. Medicare has a long history of providing quality and cost-effective health care for aging Americans. People ages 55 to 65 are losing health insurance faster than any other group.

Currently, there are 3.5 million uninsured people who are age 55 and over and are not yet eligible for Medicare. But, by making Medicare a program they can buy into, they are offered coverage without additional taxpayer costs.

Altogether, these three pieces of legislation could assist over 23 million uninsured Americans in finding health coverage.

The House leadership claims to be concerned about the uninsured, but actions speak louder than words. Consider what they've pushed through the Congress this year. The Republican budget deeply cuts Medicaid by \$10 billion. This will hurt over 50 million children, their parents, seniors, and disabled individuals and will impose a tremendous burden on the states, which are already fiscally strapped. In turn, States are cutting their own Medicaid programs by greatly reducing eligibility, cutting benefits, raising co-payments and reducing provider payments.

Furthermore, the Bush Administration's proposals for helping the uninsured center on tax policies and tax shelters that would primarily help people who already have coverage and those with higher incomes. They do very little to reduce the number of Americans with no health insurance coverage. According to Professor Kenneth Thorpe of Emory University, the Administration's proposals would only reduce the ranks of the uninsured by 2.1 million at most – less than 5 percent of the uninsured. We can and must do better!

The Small Business Health Insurance Promotion Act, the FamilyCare Act and the Medicare Early Access Act offer real solutions to real problems. They would be a good start in the right direction, however, I also support broader solutions that will provide health coverage to ALL Americans, and I am working with my colleagues to craft legislation that will accomplish this goal.

Too many hard-working, uninsured Georgians go to bed every night worrying what will happen to them and their families if a major illness or injury strikes. This should not happen in a nation as wealthy and resourceful as ours. The time to act is now. Let us work together to ensure that all working Americans can have access to the affordable, quality, and reliable health coverage that they and their families deserve.

Administration Admits, what Minority has been warning: The VA Faces \$1 Billion Shortfall

Last week, the Bush Administration's own routine budget review revealed that the budget for the Department of Veterans Affairs (VA) will fall \$1 billion short of the funding necessary to meet its obligations to our nation's veterans.

For many months now, Congressional Democrats have warned that the VA funding levels proposed by the Administration were woefully inadequate, and we have made repeated efforts to increase funding for veterans to ensure they receive the services they deserve. For a list of votes, please [click here](#). Until last week, the Bush Administration assured Congress that the VA needed no additional funding. We now know that was not true.

Whether the \$1 billion VA shortfall is the result of shortsighted policy or intentional misdirection is questioned, but hard to determine. What is known is that the economic policy currently driving the leadership of Congress seeks to remove as much government support and funding for middle class Americans, even veterans, as possible in order to create "smaller government" and less oversight of business.

On June 29, I sent a letter to the President, along with all of my Democratic colleagues, requesting that he submit a supplemental spending bill to address the shortfall. Finally, after two years of pressure from the Minority, and only after the Administration itself could no longer deny the shortfall, the Republican leadership agreed to consider a supplemental legislation to meet our veterans' health care commitments. The Senate passed 1.5 billion in supplemental appropriations to cover the shortfall for 2005 and part of the shortfall for

2006, however, the House only provided \$975 million, far short of what was required. Instead of going with the Senate's requested amount and getting money to the VA before the 4th of July recess, there will now be a conference to decide upon a compromise amount of funding for the VA.

It is the duty of a grateful nation to keep its promises to those who have sacrificed so much. Our veterans deserve nothing less.

Bankruptcy Bill Hurts Consumers and Helps Credit Card Industry

This April, House and Senate Republicans passed S. 256, a bankruptcy reform law that will hurt consumers. The bill was signed by the President and became law on April 20, 2005.

The bill changes the bankruptcy law to make it more difficult for ordinary Americans to declare certain types of bankruptcy and would require many of those claiming bankruptcy to repay larger portions of their debt. The bill sacrifices the hopes and dreams of average Americans and rewards the greed of the credit card industry. Furthermore, the bill does nothing to address abusive lending practices by the credit card industry, which leads many people into bankruptcy in the first place.

Our bankruptcy laws are meant to give families a second chance. As Americans, we believe that if you work hard, and play by the rules, but fall on hard times, our bankruptcy laws should be there to help you get back on your feet. If your job has been outsourced overseas, or if you're sent to Iraq and lose your business or your income, if you're sick and face a mountain of medical bills, or if you face divorce and no longer have two incomes to support your family, you should be able to have the opportunity to rebuild your life. This bill changes all of that. The bill will:

- Make it harder for individuals with average or higher incomes to eliminate their debts after liquidating most of their assets by filing bankruptcy under Chapter 7, a type of bankruptcy that allows debtors a clean start.
- Permit debtors to shield from creditors no more than \$125,000 of equity for homes bought within 40 months of filing for bankruptcy;
- Allow bankruptcy court to terminate or restrict the automatic stay against collection of debts if an individual files for bankruptcy within one year of a previous filing; and extend from 6 to 8 years the allowable time between a Chapter 7 discharge of assets and a new Chapter 7 bankruptcy filing.
- Require small business debtors to file a reorganization plan within 180 days after filing for bankruptcy (for businesses with \$2 million in debt or less).

Middle class families are facing tough times with incomes falling, health care costs rising, college tuition costs skyrocketing, and high gas prices. This bill does not acknowledge those challenges and does the bidding of the credit card industry, which is making record profits. I strongly opposed the bill because it rewards special interests at the expense of low and middle income families.

Clean Water Funding Cuts Threaten Drinking Water

Over the past three months, the Republican-led Congress has continued to roll back landmark bipartisan environmental protections and has abandoned its responsibility to protect our environment. Most recently, on May 19, the House-passed funding bill for the Department of Interior and Environmental Protection Agency contained massive cuts for environmental programs that protect American families from dirty drinking water and air, and from the poisons of toxic Superfund sites. Funding cuts may also lead to the loss of America's pristine natural landscapes, historic structures, and wildlife.

The Environmental Protection Agency (EPA) received some of the deepest cuts. I am especially disturbed that the bill cut \$241 million (22%) in funding for the Clean Water Revolving Fund program, which helps

states and localities build and upgrade water- and sewage-treatment plants. An amendment that would have restored \$100 million of the clean water funds was defeated on a vote of 186 to 235.

The Interior bill will also reduce funding for the environmental enforcement activities of the EPA by \$12 million, which essentially means our water and air can be polluted without any consequences to the polluters.

Unfortunately, 35 years of experience has taught us that aggressive enforcement is needed to ensure compliance with our environmental laws. Enforcement has reduced emissions of sulfur dioxide and nitrogen oxides by nearly a million tons, which in turn has decreased asthma attacks, lung disease and acid rain.

Compliance agreements or enforcement orders with water and sewer authorities in cities across the United States have prevented billions of gallons of raw sewage from seeping into water supplies by requiring installation of upgrades at treatment plants. This bill will prevent us from continuing these successes.

The Congress continues to show that it values tax cuts for the rich and favors for industry over preventing pollution of the air we breathe and the water that we drink. We can not continue to cut funding on programs that preserve the environment if we want to increase our standard of living and strengthen our country's health.

Democrats are fighting to protect the environment. We are fighting to ensure that polluters once again pay for their own toxic waste clean-ups, keep oil drilling out of the pristine Arctic National Wildlife Refuge, keep our air and water clean, protect our public lands, and prevent the our environment from being sacrificed for the sake of increased corporate profits.

[Click here](#) for more information on what House Democrats are doing to protect the environment. There are environmental links on the bottom of the right hand right column.

The Interior bill will soon be debated in the Senate, where I am hopeful that some of these protections can be restored.

And the Winner Is...

Congressman John Lewis Announces the Winner of the Annual Arts Competition

I am pleased to announce that the winner of the Fifth Congressional District High School Arts Competition is Fred Andrews, IV, from Benjamin E. Mays High School in Atlanta, GA. The first prize-winning work of art, entitled "Power, Pawns and Revolution," is now exhibited in the United States Capitol and will remain on display for one year to represent the talent of the Fifth District of Georgia.

On June 14, 2004, the first prize winner and his art teacher, Mr. Larry D. Banks, were flown to Washington, D.C. for the day and were honored at an awards presentation sponsored by the Congressional Arts Caucus.

Andrews' work will be viewed by hundreds of dignitaries and citizens who pass through the U.S. Capitol, and it hangs along with the work of other winners from congressional districts across the country.

Art is an important expression of culture. I am an avid collector of art and artifacts myself. So I feel very proud of all the young people of the Fifth District, especially these fine artists who are using their talent as a way to tell us how they view the world around them.

They are expanding their minds through artistic expression and engaging in thought-provoking work that enriches the beauty, fascination and diversity of culture in Atlanta. I hosted an event on May 13 th to honor the winners and participants of the competition at the Youth Art Connection Gallery in Atlanta.

This year there were 24 entries representing the best fine art created by Atlanta high school students. Andrews, the first prize winner, received a \$10,000 scholarship to The Atlanta Institute of Art (AIA) and a

\$3000 Artistic Merit Scholarship from the Savannah College of Art and Design. That merit scholarship can be applied to tuition at the Savannah College and is renewable.

The second prize winner, Shruti Perekh from Paideia School, received a \$5000 scholarship from AIA, and the third prize winner, Aaron Hamilton from Tri-Cities High School, received a \$2000 scholarship also to AIA.

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